# Case 18-15906-jkf Doc 14 Filed 09/21/18 Entered 09/20/18 15:30:00 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Deidre E. McAllister Debtor

Case No. 18-15906-jkf Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: Sep 19, 2018 Form ID: 309I Total Noticed: 15

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 21, 2018.
                                            1137 South 13th Street,
db
                  +Deidre E. McAllister,
                                                                            Philadelphia, PA 19147-4534
                 +WILLIAM MILLERR, Interim Chapter 13 Trustee,
                                                                           2901 St. Lawrence Avenue, Suite 100,
tr
                   Reading, PA 19606-2265
                 +Fay Servicing, PO Box 619063,
14192886
                                                           Dallas, TX 75261-9063
                              Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18 linan, 1617 JFK Blvd, Philadelphia, PA 19103-1821
14192890
                  +Navient,
                                                                                     PA 18773-9000
                  +Phelan Hallinan,
14192892
14192893
                 +Trumark Financial Credit Union,
                                                         Attn: Bankruptcy,
                                                                                335 Commerce Dr,
                   Fort Washington, PA 19034-2712
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: akeem@jensenbagnatolaw.com Sep 20 2018 02:28:40 ERIK B. JENSEN,
                                                                                             ERIK B. JENSEN,
                   Jensen Bagnato, PC, 1500 Walnut St., Suite 1920, Philadelphia, PA 19102
                  E-mail/Text: megan.harper@phila.gov Sep 20 2018 02:29:35
                                                                                       City of Philadelphia,
smq
                                                          Tax Unit/Bankruptcy Dept,
                   City of Philadelphia Law Dept.,
                                                                                           1515 Arch Street 15th Floor,
                   Philadelphia, PA 19102-1595
smg
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 20 2018 02:29:02
                    Pennsylvania Department of Revenue,
                                                               Bankruptcy Division,
                                                                                         P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                  +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 20 2018 02:29:28
                                                                                                      U.S. Attorney Office,
smg
                 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 20 2018 02:29:16
                                                                                             Philadelphia, PA 19106-4404
                                                                                                 United States Trustee,
                 +E-mail/Text: ustpregions.pn.col
Office of the U.S. Trustee, 833 Chestnu
+EDI: WFNNB.COM Sep 20 2018 06:18:00 Co
Po Box 182125, Columbus, OH 43218-2125
ust
                                                                                                Philadelphia, PA 19107-4405
                                                     833 Chestnut Street,
                                                                                Suite 500,
14192885
                                                               Comenity Bank/Lane Bryant,
                                                                                                  Attn: Bankruptcy,
                 +EDI: AMINFOFP.COM Sep 20 2018 06:18:00
14192887
                                                                    First Premier Bank,
                                                                                             Attn: Bankruptcy,
                   Po Box 5524,
                                   Sioux Falls, SD 57117-5524
                  +EDI: PHINGENESIS Sep 20 2018 06:18:00
                                                                  Genesis Bc/celtic Bank,
14192888
                                                                                                 Attn: Bankruptcy,
                    268 South State Street Ste 300,
                                                         Salt Lake City, UT 84111-5314
14192889
                  +EDI: IRS.COM Sep 20 2018 06:18:00
                                                              Internal Revenue Service,
                                                                                              PO Box 7346,
                   Philadelphia, PA 19101-7346
                                                                                                          TOTAL: 9
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+WILLIAM MILLER*R, Interim Chapter 13 Trustee, 2901
aty*
                                                                           2901 St. Lawrence Avenue, Suite 100,
                   Reading, PA 19606-2265
14192891*
                 +Navient,
                              Attn: Bankruptcy,
                                                    Po Box 9000, Wiles-Barr, PA 18773-9000
                                                                                                          TOTALS: 0, * 2, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below: ERIK B. JENSEN on behalf of Debtor Deidre E. McAllister akeem@jensenbagnatolaw.com, gilberto@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com KEVIN G. MCDONALD on behalf of Creditor Wilmington Trust, National Association, not in its

individual capacity, but solely as trustee for MFRA Trust 2014-1, by Fay Servicing, LLC, its servicing agent bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, WILLIAM MILLER\*R

WILLIAM MILLER\*R

ECF FRPA@Trustee13.com

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Information to identify the case:						
Debtor 1	or 1 Deidre E. McAllister			Social Security number or ITIN xxx-xx-7511	1	
	First Name	Middle Name	Last Name	EIN		
Debtor 2				Social Security number or ITIN		
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN		
United States Bankruptcy Court Eastern District of		strict of Pennsylvania	Date case filed for chapter 13 9/7/18			
Case number: 18	–15906–jkf					

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Deidre E. McAllister	
2.	All other names used in the last 8 years		
3.	Address	1137 South 13th Street Philadelphia, PA 19147	
		ERIK B. JENSEN	Contact phone 215-546-4700
4.	<b>Debtor's attorney</b> Name and address	Jensen Bagnato, PC 1500 Walnut St. Suite 1920 Philadelphia, PA 19102	Email: akeem@jensenbagnatolaw.com
	Bankruptcy trustee	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313
	Name and address		Email: ecfemail@FredReigleCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408-2800
			Date: 9/19/18

For more information, see page 2

Debtor Deidre E. McAllister

Case number 18–15906–jkf

7. Meeting of creditors		Location:				
Debtors must attend the meeting to be questioned under oath. In a joint	October 19, 2018 at 10:00 AM	Suite 18–341, 1234 Market Street, Philadelphia, PA 19107				
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.					
8. Deadlines  The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/18/18				
required filing fee by the following deadlines.	You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or					
	<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>					
	Deadline for all creditors to file a proof of claim Filing deadline: 11/16/18 (except governmental units):					
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/6/19				
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors				
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$490.00 The hearing on confirmation will be held on: 11/28/18 at 09:30 AM, Location: Courtroom #3, 900 Market Street					
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any				
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The				
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muyou may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  t <u>www.pacer.gov</u> . If you believe that the law				
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you				